

**Beneficiary Cost Sharing in Medicare Advantage
Varies from Traditional Medicare¹**

Inpatient Hospital*

<u>Plan & Length of Stay</u>	<u>Hospital Cost Sharing</u>	<u>Out of Pocket Costs</u>
Traditional Medicare Benefit National Average LOS: 5.8 days	<ul style="list-style-type: none"> • \$992 single deductible for days 1-60 • \$248 per day for days 61-90 • 60 "lifetime reserve" days at \$496 per day • \$496 per day for each "lifetime" day over 90 days per episode (max 60 for lifetime) 	\$992
Secure Horizons HMO New York, NY Average NY LOS: 7.5 days	<ul style="list-style-type: none"> • \$325 copay per day for day 1-9 • No copay after day 9 • No limit on number of days 	\$2600
Universal Health Care, Inc. St. Petersburg, FL. (HMO) Average FL LOS: 5.8 days	<ul style="list-style-type: none"> • \$300 copay per day for day 1-7 • No copay for days 8-90 • \$476 copay per day for each "lifetime" day over 90 days per year (max 60 for lifetime) 	\$1800
Physicians United Plan Winter Haven, FL (HMO) Average FL LOS: 5.8 days	<ul style="list-style-type: none"> • \$325 copay per day for day 1-7, • Days 8 through 90 no copay. • 90 day maximum benefit 	\$1950

Skilled Nursing Facility*

<u>Plan & Length of Stay</u>	<u>SNF Cost Sharing</u>	<u>Out of Pocket Costs</u>
Traditional Medicare Benefit National Average LOS: 26 days	After hospital stay of at least 3 days: <ul style="list-style-type: none"> • \$0 copay for days 1-20 • \$124 per day for days 21-100 • 100 day cap per benefit period 	\$620
InStil Health Insurance Company Columbia, SC. (PFFS) National Average LOS: 26 days	After hospital stay of at least 3 days: <ul style="list-style-type: none"> • \$0 copay for days 1-5 • \$75 copay per day for days 6-100 • 100 days per benefit period 	\$1575
MediSun Private Fee for Service Sun City, AZ (PFFS) National Average LOS: 26 days	<ul style="list-style-type: none"> • \$50 copay per day for days 1-20 • \$100 copay per day for days 21-100 • 100 days per benefit period 	\$1600
Advantra Freedom Houston TX (PFFS) National Average LOS: 26 days	<ul style="list-style-type: none"> • \$0 copay for days 1-3 • \$90 copay per day for days 4-100 	\$2070
Humana Gold Choice Louisville, KY (PFFS) National Average LOS: 26 days	<ul style="list-style-type: none"> • \$0 copay for days 1-6 • \$125 copay per day for days 4-100 • 100 days per benefit period 	\$2750

Home Health

<u>Plan</u>	<u>Home Health Cost Sharing</u>
Traditional Medicare Benefit	<ul style="list-style-type: none"> • No Out of Pocket Expense • No prior authorization required • Must be restricted to home and need intermittent skilled care
SelectCare of Texas Houston, TX. (HMO)	<ul style="list-style-type: none"> • 20% of per-visit cost. • Requires pre-authorization
InStil Health Insurance Company Columbia, SC. (PFFS)	<ul style="list-style-type: none"> • 20% of per-visit cost
WellPoint Private Fee for Service Plans (PFFS): Anthem Blue Cross & Blue Shield Blue Cross and Blue Shield of GA. Unicare Life & Health Insurance Co. Anthem Insurance Companies, Inc. Blue Cross & Blue Shield of CO Blue Cross & Blue Shield of WI	<ul style="list-style-type: none"> • 15% of per-visit cost
Sterling Life Insurance Co. Bellingham, WA. (PFFS)	<ul style="list-style-type: none"> • 15% of per-visit cost

Durable Medical Equipment (DME)

<u>Plan</u>	<u>Durable Medical Equipment Cost Sharing</u>
Traditional Medicare Benefits	<ul style="list-style-type: none"> • 20% copay on Medicare approved DME • No prior authorization required.
Secure Horizons Maryland Heights, MO (HMO)	<ul style="list-style-type: none"> • 30% copay on Medicare approved DME
HealthNet of AZ Tempe, AZ (HMO)	<ul style="list-style-type: none"> • 30% copay on Medicare approved DME • Pre-authorization rules apply.
WellPoint Plans (PFFS): Anthem Blue Cross & Blue Shield Blue Cross and Blue Shield of GA. Unicare Life & Health Insurance Co. Anthem Insurance Companies, Inc. Blue Cross & Blue Shield of CO Blue Cross & Blue Shield of WI	<ul style="list-style-type: none"> • 30% copay on Medicare approved DME under \$750 • 20% of charges for DME item over \$750
WellCare Tampa, FL (PFFS)	<ul style="list-style-type: none"> • 25% copay on Medicare approved DME benefit

Inpatient Mental Health

<u>Plan</u>	<u>Inpatient Mental Health Cost Sharing</u>
Traditional Medicare Benefits	<ul style="list-style-type: none"> • \$992 single deductible for days 1-60 • \$248 per day for days 61-90 • \$496 per day for each “lifetime” day over 150 days per year (max 60 lifetime days) • Overall lifetime cap of 190 days in psychiatric hospitals • 190 day lifetime limit on inpatient psychiatric
MediSun Private Fee for Service Sun City, AZ (PFFS)	<ul style="list-style-type: none"> • \$250 copay per day for day(s) 1 - 8 in a Medicare-covered hospital. • For longer hospital stays: • Days 9 - 30: 0 copay per day • Days 31 - 90: \$300 copay per day • Copayments may vary based on facility. • 190 day maximum lifetime limit..
Medical Health Plans Inc. Coral Gables, FL (PSO)	<ul style="list-style-type: none"> • \$175 copay per day for days 1-5 • No copay for days 6-90 • 190 day lifetime limit in psychiatric hospital • Requires Preauthorization
Desert Canyon Community Care Prescott, AZ (HMO)	<ul style="list-style-type: none"> • \$200 copay per day for days 1-5 • No copay for days 6-90 • 190 day lifetime limit in psychiatric hospital • Requires Preauthorization
Community Care Plans Little Rock & Fayetteville AR (HMO)	<ul style="list-style-type: none"> • \$250 copay per day for days 1-5 (depends on plan) • \$0-\$50 copay per day for days 6-90 • 190 day lifetime limit in psychiatric hospitals • Requires pre-authorization.
Community Care Plans: Spokane and Kennewick, WA (HMO)	<ul style="list-style-type: none"> • \$200 copay per day for days 1-5 (depends on plan) • No copay for days 6-90 • 190 day lifetime limit in psychiatric hospitals • Requires pre-authorization.

*NOTE: Plan locations listed are for headquarters only. Plans' business markets may vary.
* Aggregate utilization data available for inpatient hospital and skilled nursing only.*

Sources

¹ Plan information derived from CMS Data: "MPPF – Medicare Advantage Data" Last accessed 5/10/07 online: <http://www.medicare.gov/Download/DownloadDB.asp>